

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor,  
Cenlar FSB as servicer for Police and Firemen's  
Retirement System Board of Trustees by its  
Administrative Agent New Jersey Housing and  
Mortgage Finance Agency  
By: Maria Cozzini, Esq.

In Re:

Christopher J. Ebert

Debtor(s)



Order Filed on December 11, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-12453-MBK  
Chapter: 13  
Hearing Date:  
Judge: Michael B. Kaplan

Recommended Local Form ☐ Followed

Modified ☐

**ORDER GRANTING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2), is hereby **ORDERED**.

**DATED: December 11, 2024**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the Motion of Cenlar FSB as servicer for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay of motion is granted and the stay is terminated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

☒ Real property more fully described as:

235 WALTER HORNER CT, OCEAN TOWNSHIP, NJ 08005

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distribution to the Creditor.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.